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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. Application No. 09/938,224 TRANSMITTAL Filing Date August 23, 2001 First Named Inventor Luke Paul Nosek **FORM** 2161 Group Art Unit Examiner Name (To be used for all correspondence after initial filling) Total Number of Pages in this Submission: 4 Attorney Docket No. PAY00-007 ENCLOSURES (check all that apply) Fee Transmittal Form Assignment Papers for an application After-Allowance Communication to Group Fee attached Drawing(s) Appeal Communication to Board of Amendment/Response Appeals and Interferences Licensing-related Papers After Final Appeal Communication to Group Petition (Appeal Notice, Brief, Reply Brief) Affidavit/Declaration(s) **Proprietary Information** Petition to Convert to a Extension of Time Request **Provisional Application** Status Letter Power of Attorney by Assignee, with **Express Abandonment Request** Revocation of Former Powers Additional Enclosure(s): Change of Correspondence Address Return Receipt Postcard Information Disclosure Statement. with form PTO/SB/08a Terminal Disclaimer Check for \$ _ **Certified Copy of Priority** Small Entity Statement Document(s) Request for Refund Response to Missing Parts Notice/ Incomplete Application Remarks: Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY OR AGENT Name Daniel E. Vaughan (Registration No. 42,199) Date December 17, 2005 Signature E.V in Telephone 510-790-9960 39180 Liberty Street, Suite 103, Fremont, CA 94538 Address **Facsimile** 510-790-9964 CERTIFICATE OF MAILING I hereby certify that this correspondence is being deposited with the U. S. Postal Service via Express Mail (No. EL xxx yyy zzz US) or Facsimile to 571-273-8300, addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313 on: December 17, 2005

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Attorney Docket No.: PAY00-007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Luke Paul Nosek

Application No.

09/938,224

Filed

August 23, 2001

Docket

PAY00-007

Title

Instant Availability of Electronically Transferred Funds

Group/Art Unit

2161

Examiner

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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

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Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

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| | pending or published U.S. app | lications, are su | bmitted herewith, along with | a concise explanation |
| | of information in a foreign lang | guage (if any). | | |
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| | in the parent application, U.S. | Serial No | , filed on | Pursuant to 37 |
| | C.F.R. § 1.98(d), copies of thes | se items are not | enclosed but may be found in | n the file history of the |
| | parent application. | | | |

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

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| | Signatu | ıre: Daniel E. Vai | Date: ughan (Reg. No. 42,199) | |
| | | | Respectfully submitted, | |
| Date: _ | Decemb | per 17, 2005 | By: Land & Vauhan Daniel E. Vaughan (Reg. No. 42,199) | |
| 39180 Fremoi Teleph | Liberty S nt, CA 94 one: (510 | HAN & FLEMII Street, Suite 103 1538 0) 790-9960 0) 790-9964 | Daniel E. Vaughan (Rég. No. 42,199) NG LLP | |

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| | | Application Number | 09/938,224 | | |
| INICODA | ATION DISCLOSURE | Filing Date | August 23, 2001 | | |
| | | First Named Inventor | Luke Paul Nosek | | |
| - · | ENT BY APPLICANT | Art Unit | 2161 | | |
| (Use | as many sheets as necessary) | Examiner Name | | | |
| Sheet 1 | of 1 | Attorney Docket Number | PAY00-007 | | |

| Examiner I | Cite No.1 | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or | Pages, Columns, Lines, Where | |
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| | Α | ^{US-} 5,778,178 | 07-07-1998 | ARUNACHALAM, Lakshmi | | |
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| FOREIGN PATENT DOCUMENTS | | | | | | | |
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| Examiner Initials* | Cite No.1 | Foreign Patent Document | Publication Date | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages | | |
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